

**SECURITIES AND EXCHANGE COMMISSION**



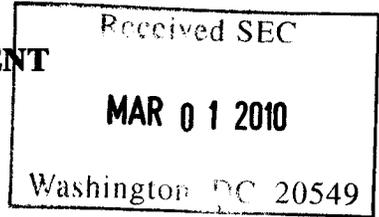
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**SUPPLEMENT DATED FEBRUARY 22, 2010  
TO  
POST QUALIFICATION AMENDMENT NO. 16  
TO  
FORM 1-A**

**REGULATION A OFFERING STATEMENT**

**UNDER**

**THE SECURITIES ACT OF 1933**



**STEBEN TRUST CORPORATION**  
(Exact name of issuer as specified in its charter)

**NEW YORK**

(State or other jurisdiction of incorporation or organization)

One Steuben Square, Hornell, New York 14843-1699  
(607) 324-5010

(Address, including zip code, and telephone number, including area code,  
of issuer's principal executive offices)

Helen A. Zamboni, Esq.  
UNDERBERG & KESSLER LLP  
300 Bausch & Lomb Place  
Rochester, New York 14604  
(585) 258-2800

(Name, address, including zip code, and telephone number, including area code,  
of agent for service)

6060  
Primary Standard Industrial  
Classification Code Number

16-1368310  
I.R.S. Employer  
Identification Number

If any of the securities being registered on this form are to be offered on a delayed or continuous basis pursuant to Rule 415 under the Securities Act of 1933, check the following box: [ X ]

This Offering Statement shall only be qualified upon order of the Commission, unless a subsequent amendment is filed indicating the intention to become qualified by operation of the terms of Regulation A.

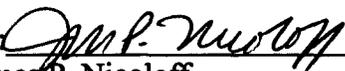
**To the Common Shareholders of Steuben Trust Corporation:**

**Effective February 11, 2010, the Board of Directors of the Steuben Trust Corporation determined the fair market value of the Common Stock of Steuben Trust Corporation, for purposes of the Corporation's Share Owner Dividend Reinvestment and Stock Purchase Plan, to be \$23.11 per share.**

## SIGNATURES

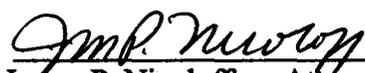
The Issuer. The Issuer has duly caused this Offering Statement to be signed on its behalf by the undersigned, thereunto duly authorized, in Hornell, New York, on this 22nd day of February, 2010.

### STEBEN TRUST CORPORATION

By:   
James P. Nicoloff,  
Executive Vice President and  
Chief Financial Officer

This Offering Statement has been signed by the following persons in the capacities and on the dates indicated:

Date: February 22, 2010	By: Brenda L. Copeland* Brenda L. Copeland, President and Chief Executive Officer
Date: February 22, 2010	By:  James P. Nicoloff, Executive Vice President, Treasurer and Chief Financial Officer
Date: February 22, 2010	By: David A. Shults* David A. Shults, Director and Chairman of the Board
Date: February 22, 2010	By: Robert U. Blades, Jr.* Robert U. Blades, Jr., Director
Date: February 22, 2010	By: Michael E. Davidson* Michael E. Davidson
Date: February 22, 2010	By: Charles M. Edmondson.* Charles M. Edmondson, Director
Date: February 22, 2010	By: Stoner E. Horey* Stoner E. Horey, Director
Date: February 22, 2010	By: Charles D. Oliver* Charles D. Oliver, Director
Date: February 22, 2010	By: Kenneth D. Philbrick* Kenneth D. Philbrick, Director
Date: February 22, 2010	By: Eric Shults* Eric Shults, Director
Date: February 22, 2010	By: Sherry C. Walton* Sherry C. Walton, Director

\*By:   
James P. Nicoloff, as Attorney-in-fact